

The foregoing agreement having been duly adopted by the vote of the holders of a two-thirds (2/3) majority of the outstanding stock entitled to vote of each of the constituent corporations, Southern Bank and Trust Company and the Citizens Bank, and all necessary acts and things having been done in accordance with the requirements of the Statutes of South Carolina, each of the said constituent corporations has caused this instrument, as its own proper act, deed and agreement, to be signed by its

duly authorized officers and to be sealed with its corporate seal this \_\_\_\_\_ day of December, 1964.

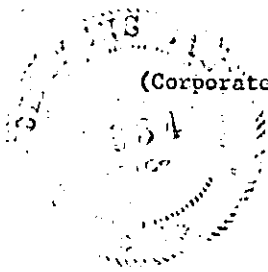


(Corporate Seal)

SOUTHERN BANK AND TRUST COMPANY

By: J. P. Vandenberg  
Title: PRESIDENT

Attest: Est. B. Jewell Jr.  
Title: CASHIER



(Corporate Seal)

CITIZENS BANK

By: George W. ...  
Title: PRESIDENT

Attest: W. D. A. ...  
Title: CASHIER

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